

## SAFETY FOR DEPOSITORS.

Thanks to the Insured Against All Loss.

Early last winter the Depositors' Guarantee company of America was organized under the laws of West Virginia and a charter was granted to the corporation. The capital stock of the company is \$5,000,000, divided into shares of \$100 each, and its object is to guarantee depositors in national and state banks against loss from any cause whatsoever. The incorporators and officers of the company are among the most prominent financiers of the country, and believe that the new financial institution, while it is an innovation in banking affairs, will ultimately become one of the most powerful and beneficial corporations for the protection of both banks and depositors in the world.

Mr. Scriba described in detail the objects of the new concern. "It was," he said, "intended to absolutely insure the solvency of state and national banks by forming a combination of banks for self-protection through this corporation. As a measure of the guarantee principle, \$1,000,000 of the capital of the company will be deposited with the treasurer of the United States at Washington, and such amounts in bonds with the proper officers of the various states as the laws of such states may require. Already 1,000 of the most prominent banks in the United States have signified their intention of becoming stockholders and having their deposits guaranteed by the company. These banks have agreed to pay the company one-fifth of 1 per cent. annually upon their gross deposits, which give a yearly income of over \$500,000.

In every banking center of the company there will be a competent bank examiner, who will make a thorough examination of a bank before a policy will be issued to it, and the bank examiners of the company will have the right to examine any bank included in the guarantee at any time during the year without any notification to its officers and directors. Upon the delivery of a guarantee the company will have an advertisement, to run for a period of six months, inserted in the leading newspapers in the locality of the bank bearing the notification that all depositors in that bank are guaranteed against loss, and that in the event of the bank's insolvency all deposits will be paid in full by the company, with interest. The company will start upon a sound financial basis and with abundant resources, for not a guarantee will be issued until the guarantee fund of \$5,000,000 has been paid in cash. No bank will be guaranteed unless holding stock in the combination. The charter calls for a lease of fifty years, with power to extend."

"In discussing the merits of the scheme Mr. Scriba called attention to the fact that there could be no such thing as a run on a bank or a raising among a circle of banks which are in such a combination, for with the guarantee fund of \$5,000,000 behind them all demands could be promptly met. There was no way in which the company could lose anything by guaranteeing a bank's deposit even if it paid its losses. In case a bank were in temporary difficulty, he said, and needed a large sum of money to tide it over a crisis, the Guarantee company would advance the needed money, taking as security sufficient of the collateral assets of the bank to cover the loan, which would be returned to the bank upon the loan's redemption. A million dollars in cash would be kept available to meet any such emergency that might arise. Mr. Scriba believed that the constant supervision over the banks exercised by the company's examiners would almost entirely do away with defaultations, and by raising the standard of bank employees save the thousands upon thousands of dollars now being annually lost by compromising with dishonest officials.—New York Times.

## The Dog Show in Paris.

Paris notes on dogs; consequently the dog show that is now held annually in the Tuileries gardens has become one of the most successful of all shows. The ladies have taken it up with their characteristic ardor. The dogs have become formidable rivals of artists, for their show has lately been a more fashionable meeting place than the salon. The exhibition has a perfume that does not suggest extract of roses, but any odor may become a la mode. The best animals shown this year are the yard dogs and sporting dogs, but these are not those upon which the ladies expend their admiration. It is only when they are in the presence of a very diminutive beast that they break forth into rapture and use such expressions as "petite amour!" Many of these "little loves" are provided with soft cushions covered with satin, and their kennels are draped with Oriental stuff. The yard dog that watches them from his straw bed must have some queer thoughts on the theory of evolution, if he is a canine philosopher.—Cor. Boston Transcript.

## Reading for Boys and Girls.

"Our Young Folks Reading Circle" is the name of a new organization formed for the purpose of promoting good reading among boys and girls. Among its board of directors are William H. Rideing, Mrs. Livermore, Miss Frances E. Willard, Professor J. W. Stearns, Dr. Bascom and the Rev. Lyman Abbott. It has also a board of directors, who, with the board of directors, must pass on all books before they are approved. This is a capital idea, and it is to be hoped that it will succeed. Now let an association be formed to tell grown up people what books to read and what books not to read. Many of them need directions on this point as badly as the boys and girls.—New York Tribune.

## Summer Studies in Humanity.

Omaha Miss (at a summer resort)—What a lot of wedding parties there are here! Experienced Dame—I thought so at first, but I see now that I was mistaken. Most of the couples are only engaged. Omaha Miss—Why, how can you tell the difference so quickly? Experienced Dame—Where a couple are engaged, my dear, the gentleman looks after the comfort of the lady; when they are married the lady looks after the comfort of the gentleman.—Omaha World.

## The Aztecs of Cortez's Time.

The Aztecs of the time of Cortez were in many respects a superior people. They cultivated the ground. They had a king and a form of government, laws, courts, and tribunals, immense and costly public buildings. Their king and the chief priests lived in all the glittering splendor of eastern monarchs. Their wealth in gold when the Spaniards first entered the country was almost fabulous. Their dresses were made of dazlingly wrought gold and beautifully colored feather work and plumage of birds. They were worshippers of the sun, and their practices of superstition were most cruel and horrible. Every city of note contained the Teocallis, or tower of sacrifice. The

lowers at Cholula and Tenochtitlan each covered nearly an acre of ground, and were several stories in height. On these towers the sacred fire was ever kept burning. On an open battlefield or unenclosed area on the top of each tower, in plain view of the whole city round about, stood the idols of gods, and also the sacrificial stone. Scores of priests and executioners at certain seasons of the year assembled on this open area, and the broad, winding outside stairways were crowded with thousands of human victims awaiting their turn. These enormous sacrifices made it necessary for the Aztecs to remain at perpetual war with neighboring tribes, as the prisoners taken in battle supplied the victims, and when they fell short of what was needed for sacrifice, the number lacking had to be drawn from their own ranks. The manner of sacrifice was so horrible that it was hailed with a sense of relief and joy by every Aztec. Torture of victims was not practiced by them, except as a sacred duty. They did not have their war dances and gladiatorial sufferings at the stake as do the warring tribes of our own day.—New York Post.

## Panthers in California.

Panthers are very abundant on the Modoc river, and very destructive to stock, especially to pigs; and from the experience we have had with them here, I should say that in this region at least they very seldom climb trees. They are perfectly well able to, but they run up into a tree so much quicker and easier than they can climb into it, that they very seldom if ever resort to climbing. I think they would consider it slow work. The panthers here assert very positively, and stick to it, that panthers can jump to the limb of a tree twenty or thirty feet from the ground, and as all the trees about here have limbs nearer the ground than that, it is obvious that our panthers would have very little occasion to resort to the slow process of climbing. But in other parts of the country, where the trees grow to a greater height without branches, there is hardly a doubt, I think, that panthers climb up the trunks of the trees when necessity for it occurs. But even then I fancy that they jump the first twenty feet or more up the trees. They must certainly be able to climb trees whenever they want to, for their claws and limbs are much stronger compared with the weight of their bodies than is the case with our common house cat, which climbs trees easily enough.—Forest and Stream.

## How They Decided It.

There were once twelve Normans who traveled together, not one of whom had ever seen the sea. One day they came to a field spread with bleaching linen and concluded it must be the blue water. "Brothers," said they, "we must swim across." Removing their garments and making bundles of them, which they bore on their heads, they took hold of each other's hands and commenced wading through. First they counted the party. "You and I are one, he and the other two, and so on," said they, but no one could enumerate more than eleven. They were still unable to find more than eleven, though each one tried. "You and I are one," etc. Finally one of them said, "Brothers, I have it. We will take twelve clods of dirt, and each one stick his nose in his own clod. If there are twelve noses each clod will be used." This plan succeeded, and they found themselves twelve in number.—F. S. Bassett in Globe-Democrat.

**The Argentine Republic's Progress.**  
The wonderful Argentine Republic is setting up to rival the United States, and bids fair to succeed. During 1887 it built 5,000 miles of railroad, as one item of progress. Its immigration bids fair this year to reach 200,000, or one-third as many as will land in our territory. They have 3,000 public schools, with 250,000 pupils. The larger cities are lighted with electricity, and well supplied with telephones and telegraphs. During last year 4,000 vessels entered the ports. There is also a "surplus of the revenue." This will never do, for the Argentines will be appointing commissioners to look after our affairs in due time, as we proposed in Garfield's day to look after the welfare of South American states.—Globe-Democrat.

## Ancient Peoples of North America.

The wealth and variety of the materials of American history are but little appreciated. The people who inhabited the American continent before its discovery were not all of one race, but of many. In North America alone there were more than seventy-five distinct stocks, having radically distinct languages and mythologies, having independent and diverse institutions, and having diverse and multifarious arts. At the north we have the igloo dwellers that live by the shores of the frozen seas; farther to the south we have races occupying dwellings made of forest timber; other races wore their habitations of reeds; others built their towns of the clay of mother earth; and others erected their buildings of staves quarried from the cliffs; while still others hewed themselves habitations in the solid rock. Some dwell in towering and almost inaccessible cliffs, while other towns were erected among the crags and cinders of extinct volcanoes. Some race were hunters, other races were fishermen, still other races were agriculturists. Some races worshiped the sun and moon and stars, and the gods of the cardinal points; other races made the mountains and the rivers the object of their principal worship; and all worshiped strange mythologic beasts. All of the tribes were organized into bodies politic as bodies of kindred, but the method of organization was multifarious. Many tongues were spoken: harsh consonantal and guttural languages were found in the cold climate of the extreme north and south, vocalic and musical languages were found in the sunny lands of the middle zones. Everywhere the tribes had learned to use picture writing, and to record events with pictures of men and beasts and many conventional signs. They made tools and implements of stone and bone and shell and horn and wood. They made canoes and boats of bark and logs, they made rafts and basket boats of weeds, and they made kayaks of skins; and in such crafts they navigated the rivers, the lakes and the seas. The relics of all these mythologies, religions, institutions, languages, and arts must be recovered, if we are to preserve the ancient history of America; and the work must be done soon, or they will be lost.—Maj. J. W. Powell.

A recording thermometer is the latest mechanical curiosity. It has a clock-work attachment, and records the stage of temperature at every hour and minute of the day for a period of eight days.—Chicago Herald.

A fruitful theme—the subject of horticulture.

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ant and you and others are defendants, you are  
required to appear and plead, demur, or answer  
his complaint, on or before the third day of  
August next, or the said bill will be  
taken as confessed against you.

This bill is filed to foreclose a mortgage  
given by John Vols and Lina Vols to John Seigel,  
dated October 20, 1889, on lands in the city of  
Newark, New Jersey, and you are made a defend-  
ant because the said wife without your consent may  
claim some interest in said mortgage premises.  
Dated July 8, 1888.  
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other distressing, nervous symptoms com-  
monly attendant upon functional and organic  
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sleep and relieves mental anxiety and de-  
pression.

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physician, and adapted to woman's delicate  
organization. It is purely vegetable in its  
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effects in any condition of the system. For  
morning sickness, or nausea, from whatever  
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inflammation and ulceration of the womb, in-  
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